

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Nettie L Neal

Debtor(s)

Case No. 08 B 01451

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/23/2008.
- 2) The plan was confirmed on 03/24/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/10/2009, 05/09/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/25/2009, 02/28/2011.
- 5) The case was Converted on 02/15/2013.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$76,032.51
Less amount refunded to debtor	\$793.72

NET RECEIPTS: **\$75,238.79**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,314.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,193.75
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,507.75**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Express	Unsecured	35.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	7,778.00	NA	NA	0.00	0.00
Bank One	Unsecured	2,053.00	1,679.73	1,679.73	1,388.39	231.75
Citizens Bank	Secured	23,295.00	NA	NA	0.00	0.00
Citizens Bank	Unsecured	23,295.00	NA	NA	0.00	0.00
Direct Merchants Bank	Unsecured	5,094.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	3,320.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	5,897.00	5,778.69	5,778.69	4,776.39	795.83
East Bay Funding	Unsecured	2,969.00	2,969.29	2,969.29	2,454.28	408.88
East Bay Funding	Unsecured	16,666.00	16,666.38	16,666.38	1,225.36	830.49
East Bay Funding	Unsecured	304.00	304.22	304.22	251.44	43.01
East Bay Funding	Unsecured	NA	893.85	893.85	738.81	123.53
East Bay Funding	Unsecured	2,315.00	2,354.94	2,354.94	1,946.48	324.39
East Bay Funding	Unsecured	24,561.00	24,561.61	24,561.61	1,805.79	1,223.94
East Bay Funding	Unsecured	4,533.00	4,533.90	4,533.90	333.34	225.93
ECast Settlement Corp	Unsecured	778.00	734.31	734.31	606.95	101.57
ECast Settlement Corp	Unsecured	1,936.00	1,957.42	1,957.42	1,617.92	269.78
ECast Settlement Corp	Unsecured	3,279.00	3,173.24	3,173.24	2,622.85	436.94
ECast Settlement Corp	Unsecured	5,152.00	5,152.19	5,152.19	4,258.56	709.46
ECast Settlement Corp	Unsecured	1,428.00	1,391.49	1,391.49	1,150.15	191.83
ECast Settlement Corp	Unsecured	5,543.00	5,725.40	5,725.40	4,732.35	788.40
ECast Settlement Corp	Unsecured	5,171.00	5,343.79	5,343.79	4,416.94	735.86
GMAC Mortgage Corporation	Secured	77,992.00	NA	NA	0.00	0.00
GMAC Mortgage Corporation	Secured	77,992.00	750.00	750.00	750.00	0.00
HSBC Bank USA	Unsecured	6,006.00	NA	NA	0.00	0.00
Nordstrom	Unsecured	10,792.00	10,792.91	10,792.91	8,920.93	1,486.29
Peoples Energy Corp	Unsecured	880.00	1,580.14	1,580.14	1,306.07	217.78
Portfolio Recovery Associates	Unsecured	239.00	751.37	751.37	621.05	103.88
Portfolio Recovery Associates	Unsecured	908.00	913.51	913.51	755.06	126.15
Portfolio Recovery Associates	Unsecured	9,784.00	9,784.66	9,784.66	8,087.55	1,347.46
Portfolio Recovery Associates	Unsecured	672.00	652.50	652.50	539.32	90.71

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	1,430.00	1,430.11	1,430.11	1,182.06	197.19
Resurgent Capital Services	Unsecured	1,895.00	1,967.43	1,967.43	133.81	98.14

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$750.00	\$750.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$750.00	\$750.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$111,093.08	\$55,871.85	\$11,109.19

Disbursements:

Expenses of Administration	<u>\$7,507.75</u>
Disbursements to Creditors	<u>\$67,731.04</u>
TOTAL DISBURSEMENTS :	<u>\$75,238.79</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 07/01/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.